UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:		:	Chapter 13
Robin Lynn Busby,		: : :	NO. 20-10520-amc
	<u>o</u>	<u>RDER</u>	
AND NOW, this	day of	202, up	on consideration of the Debtor(s)
Objection to the Proof of Clai	m of Ally Financ	cial, any res	ponse thereto, and a hearing on the
matter, it is hereby ORDERE	D AND DECRE	ED that the	Debtor's Objection to the Proof of
Claim of Ally Financial, is SU	JSTAINED.		
			J

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Chapter 13

Robin Lynn Busby,

NO. 20-10520-amc

OBJECTION TO PROOF OF CLAIM

AND NOW, this 20th day of November, 2020, Debtor hereby objects to the Proof of Claim filed on behalf of Ally Financial at Claim #2.

- The Debtor objects to the ENTIRE PROOF OF CLAIM, as it is untimely when filed on 1. 2/21/20. See 42 Pa CSA 5525(a) 4 year limitation
- 2. The Debtor objects to the Proof of Claim as it indicates the debt was in default as of 1/15/2016.
- The Debtor objects to the Proof of Claim to the extent that debtor has no 3. obligation on this debt. Supporting Documents do not indicate Debtors name or signature.
- 4. To the extent the claim seeks a deficiency – the Creditor failed to comply with state law to seek a deficiency. See 12 PA CSA 6261.

WHEREFORE, Debtor(s) ask(s) this Honorable Court to deny the claims of Ally Financial.

> /S/ Paul A.R. Stewart, Esquire Legal Helm, LLC Paul A.R. Stewart, Esquire Attorney for Debtor 333 East Lancaster Avenue Suite 140 Wynnewood, Pennsylvania 19096 (610) 864-5600

pstewart@helmlegalservices.com

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : Chapter 13

:

Robin Lynn Busby, :

NO. 20-10520-amc

DEBTOR'S REQUEST FOR PRODUCTIONS OF DOCUMENTS

Debtor through counsel request production of the following documents:

- 1. Copy of all relevant lease documents
- 2 A complete itemized accounting of all fees assessed on account.
- 3. A complete payment history, repossession history and post sale documentation.
- 4. All written notices to debtor indicating repossession or sale of asset.

/S/ Paul A.R. Stewart, Esquire
Legal Helm, LLC
Paul A.R. Stewart, Esquire
Attorney for Debtor
333 East Lancaster Avenue
Suite 140
Wynnewood, Pennsylvania
19096
(610) 864-5600
pstewart@helmlegalservices.com

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : Chapter 13

:

Robin Lynn Busby,

NO. 20-10520-amc

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and accurate copy of the foregoing <u>Objection</u> to <u>Proof of Claim</u> was served on November 20, 2020 by means of the Court's CM/ECF system or via first class mail, postage prepaid, upon the following:

Heather Lockman, Bankruptcy Coordinator

Ally Servicing, LLC 4000 Lexington Avenue, N. Suite 100 Shoreview, MN 55126

United States Trustee

833 Chestnut Street, Suite 500 Philadelphia, PA 19107

William C. Miller, Esquire (Trustee)

Chapter 13 Trustee 111 S. Independence Mall, Suite 583 Philadelphia, PA 19106 and 1234 MARKET STREET, SUITE 1813 PHILADELPHIA, PA 19107

> /S/ Paul A.R. Stewart, Esquire Legal Helm, LLC Paul A.R. Stewart, Esquire Attorney for Debtor

Case 20-10520-ammc Dobair572 Hiller 1012201220 Entercet 14id 120/20n12n26: 24age 15of 14

Fill in this information to identify the case:

FILED

Fill in this information to identify the case:	FILED
Debtor 1 Robin Busby	U.S. Bankruptcy Court
Debtor 2	Eastern District of Pennsylvania
(Spouse, if filing)	2/21/2020
United States Bankruptcy Court	Timothy B. McGrath, Clerk

Official Form 410 Proof of Claim

04/19

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Clai						
creditor?	Ally Financial					
	Name of the current creditor (the person or entity to be paid	d for this claim)				
	Other names the creditor used with the debtor					
Has this claim been acquired from someone else?	✓ No ☐ Yes. From whom?					
Where should notices	Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if				
and payments to the creditor be sent?	Ally Financial	different) PAYMENT PROCESSING CENTER				
Federal Rule of	Name	Name				
Bankruptcy Procedure (FRBP) 2002(g)	PO Box 130424 Roseville, MN 55113-0004	P.O. Box 78369				
		Phoenix, AZ 85062-8369				
	Contact phone800-495-1578	Contact phone800-495-1578				
	Contact emailn/a	Contact emailn/a				
ı	Uniform claim identifier for electronic payments in chapter	r 13 (if you use one):				
Does this claim amend one already filed?	✓ No✓ Yes. Claim number on court claims registry (if known	vn) Filed on				
		MM / DD / YYYY				
Do you know if anyone else has filed a proof of claim for this claim?	☐ Yes. Who made the earlier filing?					

Official Form 410 Proof of Claim page 1

Case 20-10520 Part 2: Give Information		nc: Dobenin572 Filibeeb11012/220 ut the Claim as નિયજના Daજના પ્રાથ	1/220 EDNESCENIA(1/201/201/2011 casagnasental4	n ên 16:24ageDêsoof Main
6.Do you have any number you use to identify the debtor?	□ ⊻	No Yes. Last 4 digits of the debtor's account	unt or any number you use to identify th	e debtor: 2072
7.How much is the claim?	\$	□ N	es this amount include interest No Yes. Attach statement itemizing i other charges required by Bankro	nterest, fees, expenses, or
3.What is the basis of the claim?	deat Ban Limi	mples: Goods sold, money loane th, or credit card. Attach redacted kruptcy Rule 3001(c). t disclosing information that is er ase – End Balance (See Attache	d copies of any documents supportitled to privacy, such as health	orting the claim required by
9. Is all or part of the claim secured?	☑ (Yes. The claim is secured by a lie Nature of property: ☐ Real estate. If the claim is	en on property. s secured by the debtor's princip m Attachment (Official Form 410	al residence, file a <i>Mortgage</i> –A) with this <i>Proof of Claim</i> .
		Basis for perfection: Attach redacted copies of docuinterest (for example, a mortga document that shows the lien h	uments, if any, that show evidend ge, lien, certificate of title, financ nas been filed or recorded.)	e of perfection of a security ing statement, or other
		Value of property:	\$	_
		Amount of the claim that is secured:	\$	_
		Amount of the claim that is unsecured:	\$	(The sum of the secured and unsecured amounts should match the amount in line 7.)
		Amount necessary to cure and date of the petition:	ny default as of the \$	
		Annual Interest Rate (when ca	ase was filed)	%
		☐ Fixed ☐ Variable		
0.Is this claim based on a lease?	□	No Yes. Amount necessary to cu petition.	ure any default as of the date o	% \$ 6848.60
11.Is this claim subject to a right of setoff?	Y	No Yes. Identify the property:		

Official Form 410 Proof of Claim page 2

Page 7 of 14 Document 12. Is all or part of the claim Y No entitled to priority under Amount entitled to priority Yes. Check all that apply: 11 U.S.C. § 507(a)? □ Domestic support obligations (including alimony and child support) \$ under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). A claim may be partly priority and partly nonpriority. For example, ☐ Up to \$3,025* of deposits toward purchase, lease, or rental of in some categories, the \$ property or services for personal, family, or household use. 11 law limits the amount entitled to priority. U.S.C. § 507(a)(7). ☐ Wages, salaries, or commissions (up to \$13,650*) earned within \$ 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). ☐ Taxes or penalties owed to governmental units. 11 U.S.C. § \$ 507(a)(8). ☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ ☐ Other. Specify subsection of 11 U.S.C. § 507(a)(_) that applies \$ * Amounts are subject to adjustment on 4/1/22 and every 3 years after that for cases begun on or after the date of adjustment. Part 3: Sign Below The person completing Check the appropriate box: this proof of claim must sign and date it. FRBP I am the creditor. 9011(b). V I am the creditor's attorney or authorized agent. If you file this claim I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004. electronically, FRBP 5005(a)(2) authorizes courts I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005. to establish local rules specifying what a signature I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt. A person who files a I have examined the information in this Proof of Claim and have a reasonable belief that the information is true fraudulent claim could be fined up to \$500,000, I declare under penalty of perjury that the foregoing is true and correct. imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571. Executed on date 2/21/2020 MM / DD / YYYY /s/ /s/ Heather Lockman Signature Print the name of the person who is completing and signing this claim: Name /s/ Heather Lockman Middle name First name Last name Title **Bankruptcy Coordinator** Company Ally Servicing LLC Identify the corporate servicer as the company if the authorized agent is a servicer Address 4000 Lexington Ave. N. Suite 100 Number Street Shoreview, MN 55126 City State ZIP Code Contact phone Email 800-495-1578 n/a

100 broin 1572 Hiller by 1012 2201 2200 Ethres re Main / 200/20 min 2 mi

Case 20-10520-amc

Official Form 410 Proof of Claim page 3

Fill in this	Fill in this information to identify the case:				
Debtor 1	Robin Lynn Busby				
Debtor 2 (Spouse, if filing)					
United States	s Bankruptcy Court for the: <u>Eastern</u> District of <u>Pennsylvania</u> (State)				
Case numbe	r <u>20-10520</u>				

Official Form 410

Proof of Claim

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled on privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Pa	rt 1: Identify the Cla	im	
1.	Who is the current creditor?	Ally Financial Name of the creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor	
2.	Has this claim been acquired from someone else?	✓ No ☐ Yes. From whom?	
3.	Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)
	Federal Rule of	Ally Financial	Payment Processing Center
	Bankruptcy Procedure	Name	Name
	(FRBP) 2002(g)	PO Box 130424	P.O. Box 78369
		Number Street	Number Street
		Roseville MN 55113-0004 City State Zip Code	Phoenix AZ 85062-8369 City State Zip Code
		Contact phone 800-495-1578	Contact phone 800-495-1578
		•	Contact email N/A
		Contact email N/A	Contact email N/A
		Uniform claim identifier for electronic payments in chapter	,
4.	Does this claim amend one already filed?	✓ No ☐ Yes. Claim number on court claims registry (if know	vn) Filed on MM / DD / YYYY
5.	Do you know if anyone else has filed a proof of claim for this claim?	✓ No ☐ Yes. Who made the earlier filing?	

Part 2: Give Information Ab	pout the Claim as of the Date the Case Was Filed
6. Do you have any number you use to identify the debtor?	 No ✓ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 2072
7. How much is the claim? * Claimant reserves right to amend its claim, an unsecured deficiency.	\$6,848.60 * Does this amount include interest or other charges? No Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. Lease - End Balance (See Attached)
9. Is all or part of the claim secured?	✓ No Yes. The claim is secured by a lien on property. Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a Mortgage Proof of Claim Attachment (Official Form 410-A) with this Proof of Claim. Motor Vehicle Other. Describe: Basis for perfection: Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of the property: \$ Amount of the claim that is secured: \$ Amount of the claim that is unsecured: \$ (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ Annual Interest Rate (when case was filed)% Fixed Variable
10. Is the claim based on a lease?	 No ✓ Yes. Amount necessary to cure any default as of the date of the petition. \$6,848.60
11. Is the claim subject to a right of setoff?	✓ No☐ Yes. Identify the property:

Page 10 of 14 Document 12. Is all or part of the claim **V** No entitled to priority under Yes. Check one: Amount entitled to priority 11 U.S.C § 507(a)? Domestic support obligations (including alimony and child support) under A claim may be partly 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). priority and partly nonpriority. For example, in some categories, the Up to \$3,025.00* of deposits toward purchase, lease, or rental of property or law limits the amount services for personal, family, or household use. 11 U.S.C. § 507(a)(7). entitled to priority. Wages, salaries, or commissions (up to \$13,650,00*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is \$ earlier. 11 U.S.C. § 507(a)(4). Taxes or penalities owed to governmental units. 11 U.S.C. § 507(a)(8). Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). Other. Specify subsection of 11 U.S.C. § 507(a)(__) that applies. * Amounts are subject to adjustment on 4/01/2022 and every 3 years after that for cases begun on or after the date of adjustment. Part 3: Sign Below The person completing Check the appropriate box: this proof of claim must I am the creditor. sign and date it. FRBP 9011(b). **√** I am the creditor's attorney or authorized agent. I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004. If you file this claim I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005. П electronically, FRBP 5005(a)(2) authorizes courts to establish local rules I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the specifying what a signature amount of the claim, the creditor gave the debtor credit for any payments received toward the debt. I have examined the information in this Proof of Claim and have a reasonable belief that the information is true A person who files a and correct. fraudulent claim could be fined up to \$500.000, I declare under penalty of perjury that the foregoing is true and correct. imprisoned for up to 5 Executed on date 02/21/2020 years or both. MM / DD / YYYY 18 U.S.C. §§ 152, 157, and 3571. /s/ Heather Lockman Signature Print the name of the person who is completing and signing this claim: Name Heather Lockman First name Middle name Last name Title **Bankruptcy Coordinator** Company Ally Servicing LLC Identify the corporate servicer as the company if the authorized agent is a servicer. Address 4000 Lexington Ave. N. Suite 100 Number Shoreview MN 55126 City State Zip Code Contact phone 800-495-1578 Fmail N/A

Page 11 of 14 Document CERTIFICATE OF SERVICE

I, the undersigned, declare as follows:

I am over the age of 18 years and not party to this action. My business address is PO Box 130424, Roseville, MN 55113.

I am readily familiar with the business practices of my employer for the collection and processing of documents and correspondence for mailing with the United States Postal Service and those correspondence and documents are deposited with the United States Postal Service that same day, or within one business day, in the ordinary course of business.

On February 21, 2020, I served the following document:

· Proof of Claim with all Exhibits and Attachments

in the method or methods described below and if served via U.S. Mail, by placing copies of said documents in sealed envelopes and addressed as follows:

Non-Filing Co-Debtor ROBERT BUSBY 1100 HILLCREST RD PENN VALLEY, PA 19072-1224

Debtor Robin Lynn Busby 1100 HILLCREST RD PENN VALLEY, PA 19072 Attornev PAUL A.R. STEWART Served Electronically

Trustee

WILLIAM C MILLER Served Electronically

I then placed said envelopes for collection and mailing at my employer's office following ordinary business practices, addressed to the parties so designated above.

I declare under penalty of perjury that the foregoing is true and correct. Executed on February 21, 2020, at Shoreview, Minnesota.

/s/ Heather Lockman Signed:

> Bankruptcy Coordinator Ally Servicing LLC PO Box 130424 Roseville, MN 55113 800-495-1578

Fax: 651-367-2005

Case 20-10520-amc Obain 5 2 P & ite2 | 1 E/120 | 120 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 |

for the Eastern District of Pennsylvania

In Re: Robin Lynn Busby Case No.: 20-10520 – Chapter: 13

Statement of Account regarding Vehicle

 Creditor acct. no.:
 XXXXXXXX2072

 Disposal date:
 02/15/2017

 Charge off date:
 03/07/2017

 Date opened:
 12/17/2013

Past due payments:

Unpaid charges and fees (taxes, parking tickets, insurance, repossession, storage, etc.)

Balance due:

= \$5,653.03

+ \$1,195.57

= \$6,848.60

^{*} Other Funds Received can include additional security deposit paid during the lease, payments already made for excess mileage or wear, or refunds received from cancelled optional insurance or maintenance agreements.

This is an agreement to lease a varietie. This is not a purchase agreement. You are not buying the vehicle. By agring this lease, you agree to everything on the format and book. "We." "ye." and "our refer to Lease or named above and any assigner. An assigner is a present on whom this lease is assigned if it is assigned. "We." "ye." and "our refer to Lease or named above and any assigner. An assigner is a present on whom this lease is assigned if it is assigned. "This is an agreement to lease a vehicle. By agring the veh

NEW 2014GMC Dealer Installed Options	fake & Model Body Style	e	Vehic	elD*	Mileage Prima	ry Use: Pe	rsonal, unless otherwise
	ACADIA			GVW'(if	225 Li Cor	nmercial, E	usiness, or Agricultural Public Conveyance
1. Amount Due at	2(a). Monthly Scheduled Paymer			g Act Disclosu		paymenti I	. Total of Payments
Lease Signing or Delivery	Your first monthly payment of \$ is due on _17_DFC201	528, 22 3_, followed	- C	isposition fee (if yo ot purchase the vel nd we do not waiw se under Section 1:	u do hicle	payment	(The amount you will have paid by the end of the
(Itemized Below)*	by 38 payments of S 5 due on the 17TH of each more of your monthly payments is \$ 2	529, 22 onth. The tota	al fe	nd we do not waiw se under Section 1: /A	e the 3) S	N/A	lease.)
	2(b). Single Scheduled Payment	N/A is du	1				
s <u>6725.00</u>		his is the tota			Total \$	N/A-	26797.36
	* Itemization of	Amount D		ase Signing or De			
 Amount Due at Lease a. Capitalized cost re 	duction \$	5652.87	_	a. Net trade-in a		igning or	Delivery will be paid: SN/A
 b. First monthly ρaym c Single scheduled ρ 		528.22 N/A			noncash credits		s 2225 00 s 4500.00
 d. Refundable securit e. Title fees 	ly deposit \$	N/A 22.50			, para 11 aug.		,
Registration fees g. Sales/use tax .	s	76.90 313.51	_				
hiN/A	00C1131s 00		_				
, N/A	\$ \$	N/A 6725.00	_				6725.00
	7. Your scheduled	d payment i	is deter	mined as shown b	d. Total	-	s_6725.00
lease term (such a	I cost. The agreed upon value of t is service contracts, insurance, and	the vehicle if any outstar	(\$ <u>5085</u> nding pri	<u>0.0Ω</u>) and any orcredit orlease b	ritems you pay fo alance) .		s 51445.00
reduces the gross						u pay that	- \$5652.87 _ \$ _45792.13
d. Residual value. T	zed cost. The amount used in calci he value of the vehicle at the end o	of the lease	used in	calculating your ba	ise scheduled pay		. \$ 30083.20
and for other items	any amortized amounts. The am s paid over the lease term					normal use	=\$ 15/06.93
g Total of base sch	amount charged in addition to the leduled payment(s). The deprecial	tion and any					+\$ <u>3190.86</u> +\$ <u>18899.79</u>
	The number of payments in your le	sase					+ 39 - \$ 484.61
i. Base scheduled p j. Sales/use tax (es kN/A	timated)						+ \$ 43.61 + \$ N/A
. Total scheduled	payment						-\$_528.22
The actual charge	n. You may have to pay a substantial will depend on when the lease is term	minated. The	e earlier y	ou end the lease, ti	ne greater this cha	rge is likel	y to be.
B. Excessive Wear and miles per year at the re	Use. You may be charged for excess ate of \$25 per mile.	sive wear ba	ased on	our standards for no	ormal use and for	mileage ın	excess of 15_000
 Purchase Option at I plus official fees and to 	End of Lease Term. You have an	option to bu	uy the w	shicle at the end o	f the lease term f	or \$32	583.20 ,
10. Other Important Term warranties, late and de	ns. See your lease documents for ad efault charges, and insurance.	dditional info	rmation	on early termination	n, purchase option	s and mair	tenance responsibilities,
I hamisation of Cooks	and the line of Cont			C Parales d Vahia			for all the short the life and
 Itemization of Gross C a. Agreed upon value of 	the vehicle . s 50	0850.00 595.00	- p	hysical damage po re in force on the o	licies that meet or late of this lease a	rmation. I ir requirents is follows:	ou affirm that liability and ents (see the other side)
 b Ally administrative fee c. License/registration/tit 		N/A	- 1r	nsurance company nsurance agency na	name!SAA		
d. Sales tax e. Other tax (describe)	I/A +5	N/A N/A	- "	gency address:	005319722		
Optional service cont Optional maintenance	ract + \$	N/A N/A	- A	gency address: gency phone no.B gent's name: USA	A DIRECT		
h. Optional life insurano	е +\$	N/A N/A		olicy no : reductibles: Collisio	on \$	Compre	ehensive \$
i. Optional disability ins j. N/A N/A		N/A				oility insu	ance or self-insurance
I. Gross		N/A 1445.00	- 6	laims arising our rimary. Liability	it of the opera insurance tha	tion of the	rance or self-insurance for third party liability te vehicle will not be tain will be primary.
12. Official Fees and Tax registration, testing, and insc	es. You will pay all government I	license, title), s 1	7. WARRANTY AN	ID EXCLUSION C	F WARRA	NTY. You have the benefit
on the lease, payments of government levies on you, t We may change your mont	tes. You will pay all government location fees for the vehicle. You will toe under the lease, or the vehich evehicle, or us (except our net in this payment if taxes change. We not taxes.	icle that the come taxes) may hill yo	e o).				his box is checked the following warranty:
	nd taxes. ses and Taxes You S	2258.65	N//		ked, you have the	Denent Of	the following warranty.
Must Pay During Lease. The actual total of official fe on tax rates in effect or the	es and taxes may be higher or lowe vehicle value when a fee or tax is	er dependin		Varranty papers tha	are separate from	this lease	state any coverage limits.
12 Dienceition Eas Waive	er. We will waive any Disposition F lease ends, you enter into a motor v that the dealer assigns to Ally.	Faa chown is		this lease. THERE EHICLE.	ARE NÓ OTHER	EXPRES:	onforms to the description S WARRANTIES ON THE
20	that the dealer assigns to Ally. nonths.		T if	he following exclus (1) you signed this	ion and limitation lease in Kansas	of implied and you ar	warranties does not apply e an individual, or (2) you
15. Total Allowed Mileage	. The total mileage allowed on the o miles.	odometer at	e	r household purpo	ses: Unless Les	sor make	s a written warranty or s from the date of this
Extra Miles. The total allow	ved mileage includesR/A_ extra	a miles that	P	ND THERE IS NO IN	PLIED WARRAN OSE, If Lessor mal	TY THAT T	
of the next-to-last monthly p extra mile you bought. The	eriod, we will give you a credit for ea re will be no credit if the lease en	ach unused					HE VEHICLE IS FIT FOR A n warranty or enters into a
	a vahiala je a total logo	ius earlier,	i	ervice contract wi mplied warranty or s fit for a particula	thin 90 days tro f merchantability ar purpose are li	and any o	warrantles does not apply e an individual, or (2) you an an individual, or (2) you an individual, or (2) you so a written warranty or s from the date of this OF MERCHANTABILITY, HE VEHICLE IS FIT FOR A n warranty or enters into a cof this lease, then any varranty that the vehicle uration to the longer of
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	e vehicle is a total loss.		ť	he term of the wri	tten warranty or	the term	of the service contract.
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21. Charge for Fines and Other Item. You will pay promptly any fine, gastrog tokint, foll charge, toll penalty charge, frogolymany and purpose and the state of t

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(b) have a combined single limit of at least \$1,000,000 for bodily injuries and properly durange lors are not as one of the crodits properly durange lors are not should be a second to the control of the combined and properly durange lors are \$1,000 for comprehensive for the reversity of the combined and updated loss are \$1,000 for comprehensive for the reversity of the combined are shown or should be the same as those in this tests, but they may be higher.

— Use the vehicle in a new table, we will require coverage on the vehicle to the infection.

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— Heading a secondard provide the form one than 30 days without stilling us.

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When the Lease Can End

month minus one day.

Z? Lease End Dell' Extension. At scheduled lease end, if you keep the vehicle and do not buy if at that time, you effect to extend the lease. You will gay a daily and the control to the second of the control to the control t

end. The total allowed mileage will not increase.

28. Early End You may end this lease anyimen. We may end this lease if you are in default or if the vehicle is a total loss. However, if you signed this lease in Maine and the vehicle is a total loss, we will not ent this lease if you substitute a vehicle of equal kind and quality satisfactory to us. If you substitute a vehicle, any insurance proceeds must be used to buy the vehicle.

any insurance proceeds must be used to buy the vehicle. 2D. Default. If you going this lease outlide lows: You will be in default if you do not pay on them. If this lease is a consumer lease (see definition in this section) overvible is significantly repeated, or If it is not a consumer lease (see definition in the section) vehicle is significantly repeated, or If it is not a consumer lease, you will also be in default if any of times 1 - listed below happens. If you signed this issue in lows: You will be in default if you pay more than 10 days take or not at all. If this lease is a consumer lease (see definition in this section) and them is a material important of the condition, value, or protection of the vehicle, or if the section is not in the section of the vehicle, or if the sease is not a consumer lease, you will also be in default if you of them.

- 1. You made a material misrepresentation when you applied for this lease.
 2. You start a bankruptcy, receivership, or insolvency proceeding or one is started against you or your properly.
 3. You break any other acceptances in this lease,
 4. You do anything the law says a a default.

This lease is a consumer lease if it is primarily for a personal, family, or household

purpose. The line seem is the primitary or it a personal, samely, or household purpose. The line seem is hown or Pricko Island, the law may allow you to cure a 10 your first the lease is a consumer lease. If you depried this lease in Kansas Mainno South Candina, Ma leav may allow you to cure a default if this lease is a consumer lease and fyou are in default only because you pad late or not at all. Hyou cure the default, you will not longer be in default. Hyou charged this lease is a consumer lease and you are in default, you will not be lease, in a difficult lease is a consumer lease and you read in default, you will now the right to remeate this lease after we take the vehicle from rights or options this lease gives you. Otherwise, if you are in default, we may end this lease and exercise our rights upon default (see Section 37).

At Lease End

30. Vehicle Return. Unless you buy the vehicle, you will return the vehicle (noticing any destor-installed options you do not buy outspill; at lease end to promise you have been any of the promise of the promotive and set in where you returned he vehicle.

31. Option to Buy the Vehicle. You have an option to buy the vehicle. The price to buy the vehicle are the start of the sat morthly period is disclosed in Section 5. The purchase option price disclosed in Section 5. The purchase option price disclosed in Section 5 at the price to which we would like the price of the pr

sell the vehicle to you after the start of the last morthly period. If this is a monthly payment lease, the price to buy the vehicle before the start of the last monthly period is: (1) the price to buy the vehicle disclosed in Section 9, but 20) the base monthly payment times the number of payments not yet due, minus; (3) any unearmed rent charge figured by the Actuarial Method (see Section 41) based on the rumber of hall monthly periods between early end and scheduled with the production of t

end. If this is a single payment lease. For price to buy the vehicle host be start of the least monthly period is: (1) the price to buy the vehicle disclosed in Section 9, plus (2) the Renating Physical Department Section (30), if this is a single payment lease and you buy the vehicle before the start of the last monthly period, we will give you a credit for (1) the Harmarising Physical Department (section 40)). If this is a single same of the start of the last monthly period. We will give you a credit for (1) the Harmarising Physical Department (section 40). Section 41) based on the number of full monthly periods between early end and softended end.

32. Odometer Disclosure. Federal law requires you to tell us the vehicle's mileage in connection with a transfer of vehicle ownership. You may be fined and/or imprisoned if you do not complete the disclosure or if you make a talse statement.

What You Owe at Lease End

33. What You Owe If You Buy the Vehicle. If you have paid us the amount you must pay to buy the vehicle under Section 31 and kept your agreements, you will now us pathing more.

owe is nothing more.

3.4 What You Owe at Scheduled End, or If You End This Lease On or After the Start of the Last Monthly Period, and You Do Not Buy the Vehicle. You have been seen that the Start of the Last Monthly Period, and You Do Not Buy the Vehicle. You have been seen that the Start of the Start of the Start of Last of Last of the Start of Last of Last

You will also owe us any additional amounts due under Section 40. We will give you any credits due under Section 40

Will also own us any additional amounts due under Section 40, we will give you any credited are under Section 40, we will give you any credited the under Section 40, we will give you any credited the under Section 40, we will give you any credited the under Section 40, we will give you any credited the under Section 40, which we second payment is due (even if that date is not an actual calendar due because the morth has to few days). Exceeding date is not an actual calendar date in the morth has to few days, the scheduled lease and date forward by the number of morths in section, minus (2) any money we get torn your insurance, minus (5) if he which existing date is not an actual calendar deet for on the date has is determined as follows: (1) Start with the date of the lease; (2) Move that date forward by the number of the section 40, and you will not proportion that the very section 40, and the section 40, and th

momity periods between early end and scheduled end, plus the Residual Value (Sociion 7(a)).

39. Total Loss Before the Scheduled Lease End Date - Single Paymert Lease.

(a) Total Loss With a Settlement Under the Required insurance Coverage: If the vehicle is a total loss before the scheduled lease end date, and we get and insurance osterienter under a policy hat complex with our requirements Section 4.0 based on the moment of unit monthly periods been early and and scheduled and.

We will give you a credit for the remaining Prepaid Depreciation (Section 36(b)). If the money we get from your insurance is more than the sum of the Residual Value (Section 7) plasted on the Presidual Value (Section 7) plasted not preside the presidence of the Presidual Value (Section 7(d)) plus the Remaining Prepaid Depreciation (Section 36(b)).

If the money we get from your insurance is less than the sum of the Residual Value (Section 7(d)) plus the Remaining Prepaid Depreciation (Section 36(b)) used will over the difference up to the amount of your insurance deductible, you you will over the difference up to the amount of your insurance deductible. You shall so over a new section of the Presidual Value (Section 7(d)) plus the Remaining Prepaid Depreciation (Section 36(b) and 10), up to the amount by which the difference exceeds your deductible, we will spree he excess mileage change as if the sected and end as scheduled. There we will be never than the section of the present the section of the present pr

To creat not incored exter me we say additional amounts due under Section 40. We will give you any credits due under Section 40. If the section 40 is the s

you will owe us the difference.

(I) Total Loss Without a Settlement Under the Required insurance Coverage. There is no gap protection if the whole is a total tose before the scheduled leake and data and (I) we do not get an insurance settlement or Loy weg an insurance settlement or the control of the feelback Value is zoon, and you will not have an independent gloppals right (section 35(b)). If me vehicle is returned to us, the Realized Value is zoon, and you will not have an independent gloppals right (section 35(b)). If me vehicle is returned in the control of the femalining Penal Depreciation (Section 36(b)) and will give you a credit for the excess, up to the amount of the femalining next charge, figured by the Actuarial Method (section 36(b)) and the control of the remaining next charge, figured by the Actuarial Method (section 36(b)) and the number of the control of the femalining properties of the control of the femalining has control of the femalining the control of the femalining has control of the femalining the co

of full monthly periods between early end and schedulated incl.

Vol. will also one us my additional mounts doe under Section 40, plus, if the whickle is returned to us, any Disposition Five shown in Section 3 (unless waived; see Section 13). We will give you any credit see unerse Section 40. Fellow the see Section 40 well give you are present see users for section 40. Fellow the two waived and the seed of the

42. NOTICE: If you do not meet your lease obligations, you may lose use of the

Al. Assignment By Lossor. If this lease is assigned, the assignee may designate Vehicle Asset Universal Leasing Trust, or its trustee, as agent to hold title lonelit of the assignee on the vehicle's conflicted of title and/or registration. Any sale and assignment will not be considered to change materially your duties, burden, or risk funder this lease.

If we assign this lease, you will not receive notice of assignment.

45. PROHIBITION OF TRANSFER OF YOUR INTEREST. YOU WILL NOT SUBLEASE OR OTHERWISE TRANSFER (EXCEPT TO YOUR ESTATE) ANY RIGHT OR INTEREST YOU HAVE UNDER THIS LEASE OR IN THE VEHICLE WITHOUT OUR PRIOR WRITTEN CONSENT.

HIGHT OR NITEREST YOU WILL NOT WITE ON THE YEAR OF THE